

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
TAMPA DIVISION**

**In re:**

**Chapter 13**

**KARL DUDLEY CRAWFORD and  
CHERYL ANNETTE CRAWFORD,**

**Case No.: 8:15-bk-10162-CPM**

**Debtors.**

**RESPONSE TO OBJECTION TO CLAIM NO. 12-1 AS  
FILED BY MARK AND COLLEEN REDIGER (DOC. NO. 41)**

Creditors and parties-in-interest Mark and Colleen Rediger (the “Redigers”), by and through their counsel, hereby respond to the Debtors’ Objection to Claim No. 12-1 (the “Objection”) (Doc. 41) and, in support, state the following:

1. The Redigers contracted with Debtor Karl Crawford’s (“Debtor”) company, Crawford Construction Company, LLC (“CCC”).

2. As explained in more detail in the Adversary Complaint filed in this matter, the Redigers paid significant sums to CCC to use for materials and labor in the construction of the Redigers’ home. The monies paid, however, were not used for the construction of the home.

3. The Redigers allege that Debtor converted the funds to his personal use and, upon information and belief, Debtor used all of some the fraudulently obtained funds to improve the Debtors’ homestead.

4. The Debtors scheduled the Redigers on their Schedule F for \$72,785.68 and listed the debt as unliquidated and disputed.

5. The Redigers filed a Claim No. 12-1 in the amount of \$364,368.14. The claim includes treble damages for civil theft.

6. The Objection alleges that the Redigers treble damages are unsubstantiated and unproven. Section 772.11, *Florida Statutes*, however, clearly provides for treble damages.

7. All damages sought and owed by Debtor are clearly listed in the Complaint and are itemized.

8. This Objection should be procedurally consolidated with the pending adversary proceeding.

WHEREFORE, creditors and parties-in-interest Mark and Colleen Rediger and requests entry of an order overruling Debtors' Objection to Claim No. 12, and for such other relief as the Court deems just and proper.

#### **CERTIFICATE OF SERVICE**

The undersigned, hereby certifies that a true and correct copy of the foregoing was furnished via CM/ECF system and by U.S. mail on October 18, 2016 to: Karl Dudley Crawford and Cheryl Annette Crawford, 13905 Noble Park Drive, Odessa, FL 33556, Robert D. DeLeon, Esquire, Kaufman, Englett & Lynd, PLLC, 150 North Orange Avenue, Suite 100, Orlando, FL 32801, the U.S. Trustee, 501 East Polk Street, Suite 1200, Tampa, Florida 33602, the trustee Jon M. Waage, P.O. Box 25001, Bradenton, FL 34206 and all parties participating in CM/ECF.

/s/ Michael A. Nardella \_\_\_\_\_  
Michael A. Nardella, Esq.  
Florida Bar No: 51265

**NARDELLA & NARDELLA, PLLC**

250 E. Colonial Drive, Suite 102

Orlando, Florida 32801

Telephone: (407) 966-2680

Facsimile: (407) 966-2681

Primary Email: [mnardella@nardellalaw.com](mailto:mnardella@nardellalaw.com)

Secondary Email: [akeppel@nardellalaw.com](mailto:akeppel@nardellalaw.com)

**Attorneys for Mark and Colleen Rediger**